

Substitute Form PTO-1449 (Modified)	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 35006-629001US	Application No. 09/972,076
Information Disclosure Statement by Applicant (Use several sheets if necessary) (37 CFR §1.98(b))		Applicant Gregory A. Johnson et al.	
		Filing Date October 5, 2001	Group Art Unit 2192

Examiner Initial	Desig. ID	Document Number	Issue or Publication Date	Patentee	Class	Subclass	Filing Date If Appropriate
	A	09/496,402		Lyons et al.			02/02/00
	B	6,085,220	07/04/00	Courts et al.			

Foreign Patent Documents or Published Foreign Patent Applications								
Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
		None						

Other Documents (include Author, Title, Date, and Place of Publication)		
Examiner Initial	Desig. ID	Document
	C	Fair Isaac Press Release by RightPoint, http://www.datamindcorp/news/releases/release_020199.html 06/27/2000
	D	McCarthy, Brian, "The 12-minute POS offer: Technology makes it possible," Insurance Viewpoints, Fair Isaac, Vol. 5, #1, Summer 1999

Examiner Signature	Date Considered
EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	